The impairment of customer loans
Submission 10 - Response to Mr David Cohen's letter on behalf of the Commonwealth Bank of Australia

Loan Impairments PJC Inquiry – Response to David Cohen's letter of 16th Jul 2015

August 3, 2015

Dear PJC Secretariat

I write in response to David Cohen's letter of 16th Jan 2015. I wish to highlight to the PJC that Mr Cohen has once again chosen to respond with a form of deception known as a *deflection* – sometimes known in spin-doctoring as *answering a question that wasn't asked*. Mr Cohen has chosen not to deny any "wrongdoing" but rather has chosen to highlight that there has been no information presented publicly from previous inquiries and court cases to support such allegations of wrongdoing.

It may be prudent to remind the CBA Executive that it is an offense to mislead a Parliamentary Inquiry regardless of the method of deception used. I wait with interest for CBA's submission addressing these allegations and look forward to highlighting to the PJC the many forms of deceptive statements I expect it to contain.

Yours Sincerely